



CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM

POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)

POST OFFICE BOX 15275
SACRAMENTO, CA 95851-0275

Toll free – 1-800-228-5453
Or – (916) 229-3870

November 17, 1999

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POPULATION INFORMATION

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TABLE 1
Active Member Characteristics

<u>Fiscal Year Ending June 30</u>	<u>Count</u>	<u>Average Earnable Salary¹</u>	<u>Average Age</u>	<u>Average Service</u>	<u>Average Service Projected To Age 60</u>
1990	299,860	\$38,141	44.3	12.0	27.7
1991	306,791	39,899	44.3	11.9	27.6
1992	312,579	40,100	44.5	11.9	27.4
1993	313,617	39,945	44.7	12.0	27.3
1994	319,176	40,180	44.7	12.0	27.2
1995	327,513	40,716	44.8	11.9	27.1
1996	336,725	41,577	44.9	11.8	27.0
1997	364,000	42,557	44.5	11.3	26.8
1998	385,530	43,766	44.3	11.0	26.7
1999	402,220	45,421	44.2	10.8	26.6

¹ Average salary that would be paid if members worked on a full-time basis

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TABLE 2
Active Member Salary Characteristics

Fiscal Year Ending <u>June 30</u>	<u>Count</u>	--- EARNED SALARY ---		----- EARNABLE SALARY ¹ -----		
		<u>Total Salary</u>	<u>Average Salary</u>	<u>Average Salary</u>	<u>% Increase Over Prior Yr</u>	<u>Average Increase to 1999</u>
1990	299,860	\$10,724,811,531	\$35,766	\$38,141	5.0%	2.0%
1991	306,791	11,476,284,966	37,408	39,899	4.6	1.6
1992	312,579	11,728,522,769	37,522	40,100	0.5	1.8
1993	313,617	11,712,337,653	37,346	39,945	-0.4	2.2
1994	319,176	11,978,064,140	37,528	40,180	0.6	2.5
1995	327,513	12,411,264,262	37,895	40,716	1.3	2.8
1996	336,725	12,994,673,531	38,591	41,577	2.1	3.0
1997	364,000	14,371,068,403	39,481	42,557	2.4	3.3
1998	385,530	15,725,658,541	40,790	43,766	2.8	3.8
1999	402,220	17,007,886,951	42,285	45,421	3.8	-
			<u>Male</u>	<u>Female</u>	<u>Total</u>	
Count			120,770	281,450	402,220	
Percent of Total			30.0%	70.0%	100.0%	
Average Age			45.4	43.7	44.2	
Average Service			12.0	10.3	10.8	
Calculated Average Entry Age			33.4	33.4	33.4	
Average Earnable Salary			\$47,169	\$44,671	\$45,421	
Average Accumulated Contributions			\$55,663	\$43,991	\$47,496	

¹ Salary that would be paid if members worked on a full-time basis

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TABLE 3
Distribution of Active Members by Age and Service
(Age and Service to nearest full year as of June 30, 1999)
ACTIVE MALE MEMBERS

<u>Age</u>	Less Than <u>.500</u>	1 Thru <u>5</u>	<u>Service</u> 6 Thru <u>10</u>	11 Thru <u>15</u>	16 Thru <u>20</u>	21 Thru <u>25</u>
Less than 25	351	739	0	0	0	0
25 to 30	1,400	9,207	171	0	0	0
30 to 35	1,046	8,869	3,280	66	0	0
35 to 40	923	5,581	4,168	2,309	55	0
40 to 45	826	4,641	3,196	3,416	1,905	116
45 to 50	812	4,556	3,038	3,267	2,944	3,745
50 to 55	766	3,936	2,615	2,647	2,287	4,255
55 to 60	458	2,180	1,353	1,359	1,072	1,529
60 to 65	237	1,099	573	616	409	453
65 to 70	131	474	207	169	138	140
70 and over	66	285	89	60	43	28
Age Unknown	0	7	0	0	0	0
Total	7,016	41,574	18,690	13,909	8,853	10,266

<u>Age</u>	26 Thru <u>30</u>	31 Thru <u>35</u>	<u>Service</u> 36 Thru <u>40</u>	41 Thru <u>45</u>	Over <u>45</u>	<u>Total</u>
Less than 25	0	0	0	0	0	1,090
25 to 30	0	0	0	0	0	10,778
30 to 35	0	0	0	0	0	13,261
35 to 40	0	0	0	0	0	13,036
40 to 45	0	0	0	0	0	14,100
45 to 50	333	0	0	0	0	18,695
50 to 55	6,229	566	0	0	0	23,301
55 to 60	4,021	4,589	334	0	0	16,895
60 to 65	963	1,455	990	38	0	6,833
65 to 70	160	233	249	109	0	2,010
70 and over	48	57	25	41	22	764
Age Unknown	0	0	0	0	0	7
Total	11,754	6,900	1,598	188	22	120,770

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TABLE 3
Distribution of Active Members by Age and Service
(Age and Service to nearest full year as of June 30, 1999)
ACTIVE FEMALE MEMBERS

<u>Age</u>	<u>Service</u>					
	Less Than <u>.500</u>	1 Thru <u>5</u>	6 Thru <u>10</u>	11 Thru <u>15</u>	16 Thru <u>20</u>	21 Thru <u>25</u>
Less than 25	1,363	3,553	0	0	0	0
25 to 30	2,992	29,810	854	0	0	0
30 to 35	1,696	20,013	10,485	488	0	0
35 to 40	1,431	11,834	9,456	6,918	243	0
40 to 45	1,715	12,022	7,834	7,556	4,856	277
45 to 50	1,573	12,474	9,260	8,480	6,714	6,595
50 to 55	1,152	9,314	8,278	8,935	5,997	6,650
55 to 60	584	4,263	3,806	5,009	4,169	3,939
60 to 65	233	1,491	1,214	1,673	1,620	1,669
65 to 70	94	520	340	460	422	464
70 and over	59	328	126	126	122	104
Age Unknown	41	348	0	0	0	0
Total	12,933	105,970	51,653	39,645	24,143	19,698

<u>Age</u>	<u>Service</u>					<u>Total</u>
	26 Thru <u>30</u>	31 Thru <u>35</u>	36 Thru <u>40</u>	41 Thru <u>45</u>	Over <u>45</u>	
Less than 25	0	0	0	0	0	4,916
25 to 30	0	0	0	0	0	33,656
30 to 35	0	0	0	0	0	32,682
35 to 40	0	0	0	0	0	29,882
40 to 45	0	0	0	0	0	34,260
45 to 50	603	0	0	0	0	45,699
50 to 55	9,256	1,065	0	0	0	50,647
55 to 60	4,841	5,610	543	0	0	32,764
60 to 65	1,525	1,525	949	50	0	11,949
65 to 70	421	390	170	104	7	3,392
70 and over	110	112	61	40	26	1,214
Age Unknown	0	0	0	0	0	389
Total	16,756	8,702	1,723	194	33	281,450

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TABLE 3

Distribution of Active Members by Age and Service

(Age and Service to nearest full year as of June 30, 1999)

TOTAL ACTIVE MEMBERS

<u>Age</u>	Less Than <u>.500</u>	1 Thru <u>5</u>	<u>Service</u> 6 Thru <u>10</u>	11 Thru <u>15</u>	16 Thru <u>20</u>	21 Thru <u>25</u>
Less than 25	1,714	4,292	0	0	0	0
25 to 30	4,392	39,017	1,025	0	0	0
30 to 35	2,742	28,882	13,765	554	0	0
35 to 40	2,354	17,415	13,624	9,227	298	0
40 to 45	2,541	16,663	11,030	10,972	6,761	393
45 to 50	2,385	17,030	12,298	11,747	9,658	10,340
50 to 55	1,918	13,250	10,893	11,582	8,284	10,905
55 to 60	1,042	6,443	5,159	6,368	5,241	5,468
60 to 65	470	2,590	1,787	2,289	2,029	2,122
65 to 70	225	994	547	629	560	604
70 and over	125	613	215	186	165	132
Age Unknown	41	355	0	0	0	0
Total	19,949	147,544	70,343	53,554	32,996	29,964

<u>Age</u>	26 Thru <u>30</u>	31 Thru <u>35</u>	<u>Service</u> 36 Thru <u>40</u>	41 Thru <u>45</u>	Over <u>45</u>	<u>Total</u>
Less than 25	0	0	0	0	0	6,006
25 to 30	0	0	0	0	0	44,434
30 to 35	0	0	0	0	0	45,943
35 to 40	0	0	0	0	0	42,918
40 to 45	0	0	0	0	0	48,360
45 to 50	936	0	0	0	0	64,394
50 to 55	15,485	1,631	0	0	0	73,948
55 to 60	8,862	10,199	877	0	0	49,659
60 to 65	2,488	2,980	1,939	88	0	18,782
65 to 70	581	623	419	213	7	5,402
70 and over	158	169	86	81	48	1,978
Age Unknown	0	0	0	0	0	396
Total	28,510	15,602	3,321	382	55	402,220

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TABLE 4
Active Members Classified by Age

MALE

<u>Age</u>	<u>Count</u>	<u>Average Service Credit</u>	<u>Average Earnable Salary</u>	<u>Age</u>	<u>Count</u>	<u>Average Service Credit</u>	<u>Average Earnable Salary¹</u>
20	4	.346	\$27,014	47	3,735	11.864	\$49,113
21	7	1.073	28,702	48	3,977	12.951	50,573
22	31	.850	25,313	49	4,284	13.873	51,564
23	287	.696	26,875	50	4,566	14.912	52,540
24	761	.911	27,257	51	4,675	16.029	53,633
25	1,419	1.207	28,067	52	5,131	17.103	54,442
26	1,690	1.486	28,986	53	4,889	18.095	55,431
27	2,039	1.828	30,380	54	4,040	19.080	56,173
28	2,641	2.121	31,162	55	3,919	20.138	56,661
29	2,989	2.456	32,442	56	3,856	20.860	57,480
30	2,866	2.884	33,366	57	3,533	21.740	56,962
31	2,707	3.278	34,852	58	2,992	23.151	58,277
32	2,605	3.747	36,274	59	2,595	22.881	58,013
33	2,541	4.161	37,123	60	2,216	22.718	57,903
34	2,542	4.489	38,196	61	1,645	21.779	57,087
35	2,587	5.060	39,353	62	1,187	20.449	55,595
36	2,607	5.437	40,163	63	978	20.800	55,500
37	2,594	6.050	41,481	64	807	20.310	55,031
38	2,618	6.558	42,313	65	611	18.509	51,201
39	2,630	6.921	42,739	66	465	18.170	51,594
40	2,645	7.453	44,028	67	376	19.221	53,226
41	2,656	7.815	44,279	68	304	17.526	49,274
42	2,866	8.299	44,889	69	254	18.266	50,760
43	2,977	8.856	45,841	70	176	15.465	47,457
44	2,956	9.445	46,067	71	138	15.189	47,027
45	3,207	10.208	47,254	71+	450	12.729	40,899
46	3,492	11.151	48,738	Age Unknown	7	2.745	29,269
Total					120,770	12.009 ²	\$47,169 ²

¹ Average salary that would be paid if members worked on a full-time basis

² Overall averages

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TABLE 4
Active Members Classified by Age

FEMALE

<u>Age</u>	<u>Count</u>	<u>Average Service Credit</u>	<u>Average Earnable Salary</u>	<u>Age</u>	<u>Count</u>	<u>Average Service Credit</u>	<u>Average Earnable Salary¹</u>
20	20	1.243	\$26,761	47	9,351	10.880	\$47,061
21	35	.740	24,161	48	9,579	11.478	47,605
22	154	.546	23,589	49	9,895	12.419	48,951
23	1,421	.676	25,979	50	10,182	13.177	49,737
24	3,286	1.037	28,248	51	10,441	14.112	50,793
25	5,047	1.381	29,707	52	11,390	15.314	51,717
26	6,062	1.739	30,912	53	10,288	16.119	52,311
27	6,891	2.151	32,123	54	8,346	16.827	52,631
28	7,491	2.519	33,060	55	7,918	17.288	53,135
29	8,165	2.926	34,320	56	7,714	18.534	53,708
30	7,632	3.359	35,364	57	6,935	19.027	53,479
31	6,927	3.826	36,610	58	5,502	19.459	53,546
32	6,403	4.382	37,372	59	4,695	20.173	54,248
33	5,910	4.925	38,695	60	3,732	20.443	54,310
34	5,810	5.390	39,664	61	2,956	19.821	52,822
35	5,767	5.850	40,312	62	2,237	18.815	51,788
36	5,975	6.397	41,641	63	1,654	18.968	51,979
37	5,963	6.640	41,518	64	1,370	18.734	50,799
38	6,090	6.993	42,312	65	1,062	18.857	51,047
39	6,087	7.286	42,299	66	796	18.475	51,123
40	6,198	7.521	42,406	67	612	19.209	50,731
41	6,332	7.787	43,140	68	504	19.342	50,529
42	6,828	8.266	43,801	69	418	18.957	49,478
43	7,225	8.769	44,413	70	300	17.136	46,611
44	7,677	8.995	44,366	71	211	17.385	46,836
45	8,154	9.883	45,972	71+	703	16.016	43,896
46	8,720	10.359	46,497	Age Unknown	389	1.910	32,004
				Total	281,450	10.317 ²	\$44,671 ²

¹ Average salary that would be paid if members worked on a full-time basis

² Overall averages

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TABLE 4
Active Members Classified by Age

<u>TOTAL</u>							
<u>Age</u>	<u>Count</u>	Average Service <u>Credit</u>	Average Earnable <u>Salary</u>	<u>Age</u>	<u>Count</u>	Average Service <u>Credit</u>	Average Earnable <u>Salary</u> ¹
20	24	1.094	\$26,803	47	13,086	11.161	\$47,647
21	42	.796	24,918	48	13,556	11.910	48,476
22	185	.597	23,878	49	14,179	12.859	49,740
23	1,708	.680	26,130	50	14,748	13.714	50,605
24	4,047	1.013	28,062	51	15,116	14.705	51,671
25	6,466	1.343	29,347	52	16,521	15.870	52,563
26	7,752	1.684	30,492	53	15,177	16.756	53,316
27	8,930	2.077	31,725	54	12,386	17.562	53,786
28	10,132	2.415	32,565	55	11,837	18.232	54,303
29	11,154	2.800	33,817	56	11,570	19.309	54,965
30	10,498	3.229	34,818	57	10,468	19.943	54,655
31	9,634	3.672	36,116	58	8,494	20.760	55,213
32	9,008	4.198	37,055	59	7,290	21.137	55,589
33	8,451	4.695	38,222	60	5,948	21.291	55,648
34	8,352	5.116	39,217	61	4,601	20.521	54,347
35	8,354	5.606	40,015	62	3,424	19.381	53,108
36	8,582	6.105	41,192	63	2,632	19.649	53,287
37	8,557	6.461	41,507	64	2,177	19.318	52,368
38	8,708	6.862	42,313	65	1,673	18.730	51,103
39	8,717	7.176	42,432	66	1,261	18.362	51,297
40	8,843	7.501	42,891	67	988	19.213	51,681
41	8,988	7.795	43,477	68	808	18.659	50,057
42	9,694	8.276	44,123	69	672	18.696	46,962
43	10,202	8.794	44,830	70	476	16.518	46,924
44	10,633	9.120	44,839	71	349	16.516	46,911
45	11,361	9.975	46,334	71+	1,153	14.733	42,726
46	12,212	10.585	47,138	Age Unknown	396	1.925	31,956
				Total	402,220	10.825 ²	\$45,421 ²

¹ Average salary that would be paid if members worked on a full-time basis

² Overall averages

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TABLE 5

Number of Inactive Members

<u>Fiscal Year Ending June 30</u>	<u>Total</u>	<u>Male % of Total</u>	<u>Female % of Total</u>
1990	47,063	28.7%	71.3%
1991	49,396	28.5	71.5
1992	50,898	28.0	72.0
1993	51,094	27.3	72.7
1994	53,222	27.2	72.8
1995	54,159	26.7	73.3
1996	56,424	26.8	73.2
1997	59,385	27.2	72.8
1998	61,848	27.4	72.6
1999	69,112	27.7	72.3

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TABLE 6
Inactive Member Characteristics

<u>Fiscal Year Ending June 30</u>	<u>Total</u>	<u>Average Contributions on Deposit</u>	<u>Average Age</u>	<u>Average Years Service Credit</u>	<u>Average Years Inactive</u>
1990	47,063	\$ 7,456	48.2	3.6	7.4
1991	49,396	7,900	48.4	3.6	7.8
1992	50,898	8,312	48.3	3.5	8.0
1993	51,094	9,078	48.1	3.6	8.1
1994	53,222	9,607	47.9	3.5	8.2
1995	54,159	10,282	47.4	3.6	8.0
1996	56,424	10,931	47.2	3.5	8.0
1997	59,385	11,431	47.3	3.5	8.2
1998	61,848	11,731	47.5	3.4	8.3
1999	69,112	12,105	47.1	3.3	8.0

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TABLE 7

Number of Members Retired for Service¹

Fiscal Year Ending <u>June 30</u>	<u>Total</u>	Male <u>% of Total</u>	Female <u>% of Total</u>
1990	110,465	35.9%	64.1%
1991	115,010	36.6	63.4
1992	118,963	37.1	62.9
1993	122,762	37.6	62.4
1994	126,476	37.9	62.1
1995	130,576	38.1	61.9
1996	133,764	38.2	61.8
1997	135,809	38.3	61.7
1998	139,193	38.3	61.7
1999	142,309	38.3	61.7

¹ Does not include formerly disabled members

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TABLE 8

All Members Retired for Service Characteristics¹

<u>Fiscal Year</u> <u>Ending</u> <u>June 30</u>	<u>Average Age</u> <u>At Retirement</u>	<u>Average Years</u> <u>of Service</u> <u>Credit</u>	<u>Average</u> <u>Final</u> <u>Compensation</u>	<u>Average Current</u> <u>Allowance</u> <u>Payable</u>
1990	60.6	23.6	\$2,025	\$1,040
1991	60.9	23.8	2,160	1,115
1992	60.8	24.2	2,285	1,217
1993	60.9	24.3	2,414	1,297
1994	60.9	24.5	2,532	1,369
1995	60.9	24.6	2,637	1,434
1996	60.9	24.7	2,743	1,502
1997	60.8	24.8	2,837	1,566
1998	60.8	24.7	2,945	1,638
1999	60.7	24.8	3,057	1,729

¹ Does not include formerly disabled members

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 9
Members Retired for Service
During the 1998/99 Fiscal Year¹
Classified by Unmodified Allowance

MALE

Monthly Unmodified Allowance	Count	Average Age at Retirement	Average Service Credit	Average Final Compensation	Average Allowance Payable
Less than \$500	108	61.5	7.218	\$2,786	\$287
500 - 1000	137		60.5	11.401	3,780
707					
1000 - 1500	140	60.5	16.558	4,214	1,155
1500 - 2000	173	59.7	22.908	4,447	1,626
2000 - 2500	229	59.7	26.976	4,557	2,088
2500 - 3000	287	59.6	29.988	4,836	2,586
3000 - 3500	384	60.9	32.424	4,815	2,984
3500 - 4000	340	61.8	34.358	4,893	3,441
4000 - 4500	337	62.8	36.344	4,999	3,824
4500 - 5000	220	63.5	37.936	5,314	4,271
More than \$5000	312	64.8	40.244	6,122	5,206
Total	2,667	61.6 ²	30.260 ²	\$4,833 ²	\$2,989 ²

FEMALE

Monthly Unmodified Allowance	Count	Average Age at Retirement	Average Service Credit	Average Final Compensation	Average Allowance Payable
Less than \$500	301	60.9	7.647	\$2,284	\$ 298
500 - 1000	480	59.7	12.884	3,452	737
1000 - 1500	507	60.0	17.473	4,007	1,216
1500 - 2000	564	59.5	22.578	4,274	1,695
2000 - 2500	590	60.3	26.140	4,498	2,174
2500 - 3000	577	60.7	29.474	4,670	2,657
3000 - 3500	566	61.4	32.261	4,785	3,140
3500 - 4000	469	62.3	34.173	4,889	3,632
4000 - 4500	277	63.2	35.836	5,187	4,083
4500 - 5000	131	63.5	38.038	5,363	4,556
More than \$5000	119	64.8	39.845	6,311	5,486
Total	4,581	60.9 ²	25.415 ²	\$4,371 ²	\$2,335 ²

¹ Does not include formerly disabled members

² Overall averages

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 9

(CAFR)

**Members Retired for Service
During the 1998/99 Fiscal Year¹**
Classified by Unmodified Allowance

TOTAL

<u>Monthly Unmodified Allowance</u>	<u>Count</u>	<u>Average Age at Retirement</u>	<u>Average Service Credit</u>	<u>Average Final Compensation</u>	<u>Average Allowance Payable</u>
Less than \$500	409	61.1	7.534	\$2,417	\$295
500 - 1000	617	59.9	12.553	3,525	731
1000 - 1500		647	60.1	17.274	4,0521,203
1500 - 2000		737	59.6	22.656	4,3151,679
2000 - 2500		819	60.1	26.373	4,5142,150
2500 - 3000		864	60.3	29.645	4,7252,633
3000 - 3500		950	61.2	32.327	4,7973,077
3500 - 4000		809	62.1	34.250	4,8913,552
4000 - 4500		614	63.0	36.116	5,0833,940
4500 - 5000		351	63.5	37.974	5,3324,377
More than \$5000	431	64.8	40.134	6,174	5,283
Totals	7,248	61.2 ²	27.198 ²	\$4,541 ²	\$2,575 ²

¹ Does not include formerly disabled members

² Overall averages

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 10

**Members Retired for Service
During 1998/99 Fiscal Year¹**

Classified by Age and Joint & Survivor Annuity Option Elected²

				<u>MALE</u>					
				Options					
	<u>Age</u>	<u>Total</u>	<u>Unmod.</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
Under	55	11	4	3	0	0	0	2	2
	55	87	44	11	2	0	1	15	14
	56	172	75	24	6	1	3	38	25
	57	128	55	13	5	3	1	34	17
	58	161	58	16	5	3	5	44	30
	59	193	63	21	12	7	4	56	30
	60	332	97	50	9	5	7	109	55
	61	297	95	38	11	8	5	95	45
	62	271	79	32	12	12	3	90	43
	63	201	48	22	12	7	2	73	37
	64	175	38	21	5	5	1	65	40
	65	152	40	30	5	7	0	52	18
	66	137	38	28	4	1	3	51	12
	67	82	23	14	5	0	0	29	11
	68	72	20	21	3	3	0	18	7
	69	52	15	10	3	0	1	16	7
	70	42	7	13	1	0	1	16	4
	71	29	13	4	0	0	0	8	4
	72	21	8	2	2	1	0	7	1
	73	17	8	0	1	0	0	6	2
	74	7	4	1	0	0	0	2	0
	75	12	1	3	1	0	0	5	2
Over	75	16	7	3	2	1	0	2	1
Age Unknown		0	0	0	0	0	0	0	0
Total		2,667	840	380	106	64	37	833	407
% of									
Total Males		100.00%	31.5%	14.2%	4.0%	2.4%	1.4%	31.2%	15.3%

¹ Does not include formerly disabled members

² See Plan Summary for description of Joint and Survivor Annuities

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 10

**Members Retired for Service
During 1998/99 Fiscal Year¹**

Classified by Age and Joint & Survivor Annuity Option Elected²

FEMALE

				<u>Options</u>					
	<u>Age</u>	<u>Total</u>	<u>Unmod.</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
Under	55	30	17	2	0	0	0	4	7
	55	234	141	7	5	0	0	35	46
	56	459	291	11	13	0	2	73	69
	57	297	183	11	8	0	1	47	47
	58	333	203	11	0	0	1	52	66
	59	340	202	8	6	1	2	65	56
	60	512	306	8	14	2	1	88	93
	61	544	325	17	11	1	1	85	104
	62	339	210	3	11	1	1	50	63
	63	280	177	4	6	0	0	44	49
	64	239	167	3	7	0	0	28	34
	65	222	151	4	4	1	1	25	36
	66	175	124	4	5	0	1	11	30
	67	145	104	2	2	1	0	17	19
	68	102	77	5	2	0	1	6	11
	69	76	60	3	2	0	0	5	6
	70	59	48	0	2	0	0	4	5
	71	64	49	0	3	1	0	5	6
	72	38	34	0	0	0	1	1	2
	73	27	20	1	2	0	0	2	2
	74	15	12	1	0	0	0	1	1
	75	19	14	0	3	0	0	2	0
Over	75	32	26	2	0	0	0	1	3
Age Unknown		0	0	0	0	0	0	0	0
Total-		4,581	2,941	107	106	8	13	651	755
% of									
Total Females		100.00%	64.2%	2.3%	2.3%	.2%	.3%	14.2%	16.5%

¹ Does not include formerly disabled members

² See Plan Summary for description of Joint and Survivor Annuities

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 10

(CAFR)

Members Retired for Service

During 1998/99 Fiscal Year¹

Classified by Age and Joint & Survivor Annuity Option Elected²

<u>TOTAL</u>				<u>Options</u>					
	<u>Age</u>	<u>Total</u>	<u>Unmod.</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
Under	55	41	21	5	0	0	0	6	9
	55	321	185	18	7	0	1	50	60
	56	631	366	35	19	1	5	111	94
	57	425	238	24	13	3	2	81	64
	58	494	261	27	5	3	6	96	96
	59	533	265	29	18	8	6	121	86
	60	844	403	58	23	7	8	197	148
	61	841	420	55	22	9	6	180	149
	62	610	289	35	23	13	4	140	106
	63	481	225	26	18	7	2	117	86
	64	414	205	24	12	5	1	93	74
	65	374	191	34	9	8	1	77	54
	66	312	162	32	9	1	4	62	42
	67	227	127	16	7	1	0	46	30
	68	174	97	26	5	3	1	24	18
	69	128	75	13	5	0	1	21	13
	70	101	55	13	3	0	1	20	9
	71	93	62	4	3	1	0	13	10
	72	59	42	2	2	1	1	8	3
	73	44	28	1	3	0	0	8	4
	74	22	16	2	0	0	0	3	1
	75	31	15	3	4	0	0	7	2
Over	75	48	33	5	2	1	0	3	4
Age Unknown		0	0	0	0	0	0	0	0
Total		7,248	3,781	487	212	72	50	1,484	1,162

¹ Does not include formerly disabled members

² See Plan Summary for description of Joint and Survivor Annuities

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 11
(CAFR)
Members Retired for Service Characteristics¹
By Year of Retirement

<u>Effective Date of Retirement by Service Credit</u>	<u>Number of Retirements</u>	<u>Average Service Credit</u>	<u>Average Monthly Benefit</u>	<u>Average Final Compensation</u>	<u>Average Age At Retirement</u>
7/1/89 thru 6/30/90	6,428	26.2	\$1,839	\$3,513	60.9
7/1/90 thru 6/30/91	7,712	26.9	\$1,813	\$3,748	61.3
7/1/91 thru 6/30/92	6,913	26.6	\$2,050	\$3,862	61.4
7/1/92 thru 6/30/93	7,780	26.8	\$2,153	\$3,960	61.3
7/1/93 thru 6/30/94	7,152	27.0	\$2,187	\$4,043	60.9
7/1/94 thru 6/30/95					
0 - 5	97	2.1	\$ 267	-	-
5 - 10	534	7.2	356	-	-
10 - 15	433	12.4	687	-	-
15 - 20	617	17.6	1,116	-	-
20 - 25	899	22.6	1,566	-	-
25 - 30	1,423	27.6	2,044	-	-
30 - 35	1,719	32.4	2,461	-	-
35 - 40	1,185	37.0	3,006	-	-
40 & over	233	42.7	3,669	-	-
Total	7,140	26.5	\$1,984	\$4,030	61.1
7/1/95 thru 6/30/96					
0 - 5	68	2.5	\$ 241	-	-
5 - 10	474	7.3	395	-	-
10 - 15	514	12.4	763	-	-
15 - 20	639	17.6	1,222	-	-
20 - 25	883	22.6	1,663	-	-
25 - 30	1,298	27.7	2,171	-	-
30 - 35	1,660	32.4	2,662	-	-
35 - 40	1,213	37.1	3,393	-	-
40 & over	236	42.1	4,107	-	-
Total	6,985	26.6	\$2,171	\$4,110	61.3

¹ Does not include formerly disabled members

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 11 (Continued)
Members Retired for Service Characteristics¹
By Year of Retirement

<u>Effective Date of Retirement by Service Credit</u>	<u>Number of Retirements</u>	<u>Average Service Credit</u>	<u>Average Monthly Benefit</u>	<u>Average Final Compensation</u>	<u>Average Age At Retirement</u>
7/1/96 thru 6/30/97					
0 - 5	50	2.4	\$ 292	-	-
5 - 10	419	7.3	398	-	-
10 - 15	480	12.4	769	-	-
15 - 20	526	17.6	1,245	-	-
20 - 25	790	22.6	1,724	-	-
25 - 30	1,066	27.6	2,251	-	-
30 - 35	1,447	32.5	2,722	-	-
35 - 40	1,026	37.2	3,443	-	-
40 & over	207	42.0	4,080	-	-
Total	6,011	26.6	\$2,210	\$4,206	60.9
7/1/97 thru 6/30/98					
0 - 5	73	2.5	\$ 298	-	-
5 - 10	530	7.4	414	-	-
10 - 15	572	12.6	834	-	-
15 - 20	581	17.7	1,280	-	-
20 - 25	884	22.6	1,811	-	-
25 - 30	1,356	27.7	2,331	-	-
30 - 35	1,799	32.5	2,817	-	-
35 - 40	1,259	37.2	3,548	-	-
40 & over	278	42.0	4,251	-	-
Total	7,332	26.8	\$2,310	\$4,345	60.8
7/1/98 thru 6/30/99					
0 - 5	72	2.8	\$ 355	-	-
5 - 10	459	7.6	491	-	-
10 - 15	611	12.6	959	-	-
15 - 20	644	17.5	1,394	-	-
20 - 25	806	22.6	1,999	-	-
25 - 30	1,081	27.6	2,574	-	-
30 - 35	1,852	32.5	3,237	-	-
35 - 40	1,312	37.2	4,093	-	-
40 & over	411	42.6	5,147	-	-
Total	7,248	27.2	\$2,706	\$4,541	61.2

¹ Does not include formerly disabled members

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 12

Members Retired for Service Classified by Years in Retirement¹

<u>MALE</u>						
<u>Years in Retirement</u>	<u>Count</u>	<u>Average Age at Retirement</u>	<u>Average Service Credit</u>	<u>Average Final Compensation</u>	<u>Average Unmodified Allowance²</u>	<u>Average Allowance Payable³</u>
Less than 1	2,667	61.6	30.260	\$4,833	\$3,240	\$2,989
1	2,657	60.9	29.854	4,607	2,789	2,559
2	2,226	61.0	28.715	4,518	2,667	2,494
3	2,650	60.8	29.238	4,452	2,647	2,530
4	2,716	61.0	28.931	4,339	2,522	2,452
5	2,822	60.8	29.295	4,397	2,580	2,568
6	3,186	61.2	29.463	4,306	2,550	2,572
7	2,718	61.2	28.997	4,164	2,437	2,484
8	3,109	61.0	29.044	4,015	2,353	2,448
9	2,625	60.6	27.634	3,803	2,111	2,325
10	2,692	60.7	27.733	3,552	1,936	2,152
11	2,363	60.6	27.168	3,362	1,834	2,091
12	2,538	60.5	27.544	3,216	1,763	2,022
13	1,981	60.2	27.345	2,974	1,584	1,838
14	2,262	60.3	27.355	2,827	1,524	1,769
15	2,370	60.2	26.099	2,651	1,357	1,586
16	2,148	60.3	26.162	2,536	1,304	1,539
17	1,764	59.9	26.289	2,351	1,227	1,463
18	1,599	59.8	25.286	2,131	1,058	1,282
19	1,398	59.6	24.234	1,994	950	1,162
20 and more	5,979	60.2	23.654	1,593	769	1,025
Total	54,470	60.6 ⁴	27.596 ⁴	\$3,456 ⁴	\$1,967 ⁴	\$2,066 ⁴

¹ Does not include formerly disabled members

² Initial allowance before application of option factor

³ Includes cumulative application of annual 2% benefit improvement factor

⁴ Overall averages

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 12

Members Retired for Service Classified by Years in Retirement¹

FEMALE

<u>Years in Retirement</u>	<u>Count</u>	<u>Average Age at Retirement</u>	<u>Average Service Credit</u>	<u>Average Final Compensation</u>	<u>Average Unmodified Allowance²</u>	<u>Average Allowance Payable³</u>
Less than 1	4,581	60.9	25.415	\$4,371	\$2,394	\$2,335
1	4,635	60.7	25.036	4,196	2,104	2,043
2	3,747	60.7	23.897	4,034	1,987	1,968
3	4,179	60.9	24.074	3,892	1,923	1,948
4	4,220	60.9	24.359	3,839	1,899	1,959
5	4,122	61.0	24.583	3,851	1,900	2,005
6	4,232	61.2	24.429	3,750	1,837	1,972
7	3,783	61.0	24.162	3,666	1,803	1,961
8	4,091	61.4	24.677	3,564	1,784	1,981
9	3,246	61.0	22.860	3,298	1,543	1,788
10	3,387	61.0	22.940	3,093	1,414	1,662
11	2,796	60.8	22.145	2,917	1,331	1,601
12	2,965	60.7	22.041	2,758	1,238	1,499
13	2,785	60.6	22.739	2,507	1,123	1,378
14	2,893	60.6	22.677	2,381	1,063	1,324
15	2,931	60.5	22.489	2,250	990	1,254
16	2,870	60.7	22.374	2,134	950	1,222
17	2,508	60.5	21.766	1,940	855	1,115
18	2,429	60.5	21.341	1,798	780	1,037
19	2,312	60.3	21.101	1,648	703	953
20 and more	19,127	60.7	21.386	1,171	507	768
Total	87,839	60.8 ⁴	23.053 ⁴	\$2,810 ⁴	\$1,347 ⁴	\$1,520 ⁴

¹ Does not include formerly disabled members

² Initial allowance before application of option factor

³ Includes cumulative application of annual 2% benefit improvement factor

⁴ Overall averages

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 12

Members Retired for Service Classified by Years in Retirement¹

<u>TOTAL</u>						
<u>Years in Retirement</u>	<u>Count</u>	<u>Average Age at Retirement</u>	<u>Average Service Credit</u>	<u>Average Final Compensation</u>	<u>Average Unmodified Allowance²</u>	<u>Average Allowance Payable³</u>
Less than 1	7,248	61.2	27.198	\$4,541	\$2,706	\$2,575
1	7,292	60.8	26.791	4,346	2,354	2,231
2	5,973	60.8	25.693	4,214	2,241	2,164
3	6,829	60.9	26.078	4,109	2,204	2,174
4	6,936	61.0	26.149	4,035	2,143	2,152
5	6,944	60.9	26.498	4,073	2,177	2,234
6	7,418	61.2	26.591	3,989	2,143	2,230
7	6,501	61.1	26.183	3,874	2,068	2,180
8	7,200	61.2	26.563	3,759	2,030	2,182
9	5,871	60.8	24.995	3,524	1,797	2,028
10	6,079	60.9	25.063	3,296	1,645	1,879
11	5,159	60.7	24.446	3,121	1,561	1,826
12	5,503	60.6	24.579	2,969	1,480	1,741
13	4,766	60.5	24.654	2,701	1,314	1,569
14	5,155	60.4	24.730	2,577	1,265	1,519
15	5,301	60.4	24.103	2,429	1,154	1,403
16	5,018	60.5	23.995	2,306	1,101	1,358
17	4,272	60.3	23.634	2,110	1,008	1,259
18	4,028	60.2	22.907	1,930	890	1,134
19	3,710	60.0	22.282	1,779	796	1,032
20 and more	25,106	60.6	21.926	1,272	569	829
Total	142,309	60.7 ⁴	24.792 ⁴	\$3,057 ⁴	\$1,584 ⁴	\$1,729 ⁴

¹ Does not include formerly disabled members

² Initial allowance before application of option factor

³ Includes cumulative application of annual 2% benefit improvement factor

⁴ Overall averages

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 13

Characteristics of Members Going on Disability

<u>MALE</u>					
Fiscal Year Ending June 30	Count	Disability Allowance Payable	Service Credit	Final Compensation	Age at Disability
1990	76	\$1,726	18.522	\$3,214	50.2
1991	108	1,861	19.709	3,320	50.4
1992	111	1,894	17.637	3,468	49.2
1993	116	1,909	16.340	3,314	50.8
1994	151	1,995	17.754	3,948	51.2
1995	132	1,893	16.764	3,821	52.1
1996	144	1,953	16.514	3,767	51.7
1997	131	2,097	16.949	4,091	51.9
1998	126	2,040	14.400	4,557	51.4
1999	103	2,330	16.955	4,198	53.9

<u>FEMALE</u>					
Fiscal Year Ending June 30	Count	Disability Allowance Payable	Service Credit	Final Compensation	Age at Disability
1990	160	\$1,634	16.595	\$3,108	49.8
1991	198	1,651	16.387	3,101	50.0
1992	187	1,834	17.831	3,404	50.3
1993	272	1,767	17.155	3,294	50.1
1994	317	1,743	15.130	3,546	51.5
1995	337	1,834	15.581	3,591	50.9
1996	352	1,821	15.722	3,590	52.0
1997	333	1,854	15.154	3,802	52.1
1998	325	1,972	15.345	3,888	52.5
1999	311	2,042	15.192	3,970	51.6

Note--some data are updated in the following year to include late approvals of disability applications.

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
 November 17, 1999

TABLE 13
 (CAFR)

Characteristics of Members Going on Disability

TOTAL

Fiscal Year Ending <u>June 30</u>	<u>Count</u>	Disability Allowance <u>Payable</u>	Service <u>Credit</u>	Final <u>Compensation</u>	Age at <u>Disability</u>
1990	236	\$1,664	17.215	\$3,142	49.9
1991	306	1,725	17.559	3,178	50.1
1992	298	1,856	17.759	3,428	49.9
1993	388	1,809	16.014	3,300	50.3
1994	468	1,824	15.977	3,676	51.4
1995	469	1,851	15.914	3,656	51.3
1996	496	1,859	15.952	3,641	51.9
1997	464	1,923	15.660	3,883	52.0
1998	451	1,989	14.446	3,906	52.3
1999	414	2,114	15.630	4,027	52.2

Note--some data are updated in the following year to include late approvals of disability applications.

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
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TABLE 14
 (CAFR)

Number of Benefit Recipients by Type of Benefit

<u>Year Ending June 30</u>	<u>Service Retirement</u>	<u>Disability Benefits</u>	<u>Benefits for Survivors</u>	<u>Total Benefit Recipients</u>
1990	110,465	4,830	7,941	123,236
1991	115,010	4,872	8,292	128,174
1992	118,963	4,914	8,634	132,511
1993	122,762	4,879	9,346	136,987
1994	126,476	5,126	10,271	141,873
1995	130,576	5,331	10,898	146,805
1996	133,764	5,540	11,501	150,805
1997	135,809	5,676	12,154	153,639
1998	139,193	5,758	12,796	157,747
1999	142,309	5,822	13,326	161,457

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
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TABLE 15

Refunds of Member Contributions and Interest
 Characteristics by Fiscal Year and Service Credit

MALE

Fiscal Year	From Active Status			From Inactive Status ¹			Average Contributions	Total Count
	Count by Amount		Average Service Credit	Count by Amount		Average Service Credit		
	<u>< 5</u>	<u>5 +</u>		<u>< 5</u>	<u>5 +</u>			
1991-1992	1,433	286	3.146	239	72	4.000	\$8,506	2,030
1992-1993	1,348	312	3.576	1,428	101	1.577	6,595	3,189
1993-1994	1,078	304	3.715	700	76	2.095	8,695	2,158
1994-1995	966	313	3.681	1,185	116	1.853	7,719	2,580
1995-1996	987	299	3.562	775	123	2.434	9,439	2,184
1996-1997	845	229	3.413	647	140	2.606	9,795	1,861
1997-1998	1,202	249	2.905	667	130	2.630	9,043	2,248
1998-1999	1,258	232	3.047	642	120	2.640	9,949	2,252

¹ Status is determined as of the end of the previous fiscal year. Inactive Status describes a member who has not contributed during that previous fiscal year.

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 15

Refunds of Member Contributions and Interest
Characteristics by Fiscal Year and Service Credit

FEMALE

Fiscal Year	From Active Status			From Inactive Status ¹			Average Contributions	Total Count
	Count by Amount		Average Service Credit	Count by Amount		Average Service Credit		
	<u>< 5</u>	<u>5 +</u>		<u>< 5</u>	<u>5 +</u>			
1991-1992	2,622	516	3.084	644	257	4.172	\$8,204	4,039
1992-1993	2,311	508	3.245	2,651	380	2.435	6,599	5,850
1993-1994	1,910	556	3.670	1,472	245	2.745	8,810	4,183
1994-1995	1,738	529	3.752	2,400	421	2.556	8,024	5,088
1995-1996	1,619	527	3.709	1,807	412	3.024	9,542	4,365
1996-1997	1,380	457	3.722	1,517	407	3.369	10,860	3,761
1997-1998	1,719	428	3.100	1,399	392	3.365	10,213	3,938
1998-1999	2,041	409	3.105	1,368	368	3.277	10,513	4,186

¹ Status is determined as of the end of the previous fiscal year. Inactive Status describes a member who has not contributed during that previous fiscal year.

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM
POPULATION INFORMATION FOR FISCAL YEAR 1998-1999 (AS OF JUNE 30, 1999)
November 17, 1999

TABLE 15

Refunds of Member Contributions and Interest
Characteristics by Fiscal Year and Service Credit

TOTAL

Fiscal Year	From Active Status			From Inactive Status ¹			Average Contributions	Total Count
	Count by Amount		Average Service Credit	Count by Amount		Average Service Credit		
	<u>< 5</u>	<u>5 +</u>		<u>< 5</u>	<u>5 +</u>			
1991-1992	4,055	802	3.106	883	329	4.128	\$8,305	6,069
1992-1993	3,659	820	3.368	4,079	481	2.147	6,597	9,039
1993-1994	2,988	860	3.687	2,172	321	2.543	8,771	6,341
1994-1995	2,704	842	3.727	3,585	537	2.334	7,921	7,668
1995-1996	2,606	826	3.654	2,582	535	2.854	9,508	6,549
1996-1997	2,225	686	3.608	2,164	547	3.147	10,507	5,622
1997-1998	2,921	677	3.022	2,066	522	3.139	9,788	6,186
1998-1999	3,299	641	3.083	2,010	488	3.083	10,316	6,438

¹ Status is determined as of the end of the previous fiscal year. Inactive Status describes a member who has not contributed during that previous fiscal year.